

Information to identify the case:

Debtor 1	<u>Vivienne A. Williams</u>	Social Security number or ITIN	xxx-xx-9456
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	13-17101-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vivienne A. Williams
aka Vivienne A. Owens

8/13/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Vivienne A. Williams
DebtorCase No. 13-17101-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 25

Date Rcvd: Aug 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2018.

db
513812885 +Vivienne A. Williams, 565 E. 38th Street, Paterson, NJ 07513-1001
++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
514190351 CitiFinancial Services, Inc., P.O. Box 70919, Charlotte, NC 28272-0919
514078363 CitiFinancial, Inc., P.O. Box 6042, Sioux Falls, SD 57117-6042
513926656 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
515764126 +MidFirst Bank, 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051
515764127 +MidFirst Bank, 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73110, MidFirst Bank,
999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051
513812893 +Sallie Mae, Attention: Bankruptcy Litigation Unit, E3149, Po Box 9430,
Wilkes-Barre, PA 18773-9430
513888924 Sallie Mae Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430,
Wilkes-Barre, PA 18773-9430
517560398 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 13 2018 23:46:45 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 13 2018 23:46:41 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: CBS7AVE Aug 14 2018 03:13:00 Midnight Velvet, PO Box 740933, Dallas, TX 75374-0933
514021204 EDI: RESURGENT.COM Aug 14 2018 03:13:00 Ashley Funding Services, LLC its successors and,
assigns as assignee of Laboratory, Corporation of America Holdings,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
513946971 +EDI: CBS7AVE Aug 14 2018 03:13:00 Ashro Lifestyle, c/o Creditors Bankruptcy Service,
P.O. Box 740933, Dallas, TX 75374-0933
513812887 +EDI: CIAC.COM Aug 14 2018 03:13:00 Citimortgage Inc, Po Box 9438,dept 0251,
Gaithersburg, MD 20898-9438
513812888 +EDI: WFNNB.COM Aug 14 2018 03:13:00 Comenity bank/The Sports Authority (TSA),
Attention: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
513812889 +EDI: NAVIENTFKASMDOE.COM Aug 14 2018 03:13:00 Dept Of Ed/sallie Mae, Po Box 9635,
Wilkes Barre, PA 18773-9635
513812891 +EDI: CBS7AVE Aug 14 2018 03:13:00 Midnight Velvet, c/o Creditors Bankruptcy Services,
PO Box 740933, Dallas TX 75374-0933
514373133 EDI: PRA.COM Aug 14 2018 03:13:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
514373134 EDI: PRA.COM Aug 14 2018 03:13:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
513812892 +E-mail/Text: mmrgbk@miramedrg.com Aug 13 2018 23:46:47 Pellettieri, 991 Oak Creek Dr,
Lombard, IL 60148-6408
514005783 EDI: Q3G.COM Aug 14 2018 03:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
514226376 EDI: NAVIENTFKASMDOE.COM Aug 14 2018 03:13:00 Sallie Mae Inc, on behalf of the,
Department of Education, P.O. Box 740351, Atlanta, GA 30374-0351
513812894 +EDI: DRIV.COM Aug 14 2018 03:13:00 Triad Financial Corp/Santander,
Attn: Bankruptcy Department, Po Box 105255, Atlanta, GA 30348-5255

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513812886* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
513812890* +Dept Of Ed/sallie Mae, Po Box 9635, Wilkes Barre, PA 18773-9635

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

Date Rcvd: Aug 13, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Vivienne A. Williams rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
William M.E. Powers, III on behalf of Creditor CitiFinancial Servicing LLC ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
TOTAL: 6